

Ohio PY26 Individual Exchange Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		MOOP (Individual/Family)		PCP Visit	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery (Office)	Office Based Labs
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$150	0%	\$3,000 (Day-3 max)	\$550	\$50
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$150	0%	\$3,000 (Day-3 max)	\$550	\$50
UHC Bronze Essential (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze-X Essential (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Bronze	\$7,500	\$15,000	\$9,500	\$19,000	✓ \$40	✓ \$40	✓ \$75	0%	✓ 50%	✓ 50%	✓ 50%
UHC Bronze-X Value HSA (No Referrals) (Off-Exchange Only)	Bronze	\$8,250	\$16,500	\$8,500	\$17,000	✓ \$35	✓ 40%	✓ 40%	✓ 0%	✓ 40%	✓ 40%	✓ \$20
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Silver	\$3,250	\$6,500	\$10,600	\$21,200	\$20	\$20	\$85	0%	✓ 40%	✓ \$500	✓ \$15
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision, No Referrals)	Silver	\$3,250	\$6,500	\$10,600	\$21,200	\$20	\$20	\$85	0%	✓ 40%	✓ \$500	✓ \$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$9,800	\$19,600	\$40	\$40	\$125	0%	\$2,500 (Day-3 max)	\$500	\$60
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$9,800	\$19,600	\$40	\$40	\$125	0%	\$2,500 (Day-3 max)	\$500	\$60
UHC Silver Standard (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Standard+ (Dental + Vision, No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%



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UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,250	\$6,500	\$10,600	\$21,200	\$20	\$20	\$85	0%	✓ 40%	✓ \$500	✓ \$15
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$0	\$0	\$9,800	\$19,600	\$40	\$40	\$125	0%	\$2,500 (Day-3 max)	\$500	\$60
UHC Silver-X Standard (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver-X Value HSA (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,400	\$6,800	\$7,800	\$15,600	✓ \$45	✓ \$45	✓ \$150	✓ \$100	✓ 40%	✓ 40%	✓ \$15
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Gold	\$700	\$1,400	\$7,000	\$14,000	\$10	\$10	\$60	0%	✓ 45%	✓ \$350	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$700	\$1,400	\$7,000	\$14,000	\$10	\$10	\$60	0%	✓ 45%	✓ \$350	\$10
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	Gold	\$0	\$0	\$7,700	\$15,400	\$15	\$15	\$65	0%	\$1,500 (Day-3 max)	\$400	\$15
UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$7,700	\$15,400	\$15	\$15	\$65	0%	\$1,500 (Day-3 max)	\$400	\$15
UHC Gold Standard (No Referrals)	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Standard+ (Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold-X Value HSA (No Referrals) <i>(Off-Exchange Only)</i>	Gold	\$3,400	\$6,800	\$4,000	\$8,000	✓ \$20	✓ \$20	✓ \$20	✓ \$75	✓ 20%	✓ 20%	✓ \$20



Ohio PY26 Individual Exchange Plan Designs

Plan Name	Rx Deductible (Individual/Family)		Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$4,500	\$9,000	\$20	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,500	\$9,000	\$20	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Bronze Essential (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Bronze Standard+ (Dental + Vision, No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500	•	•
UHC Bronze-X Essential (\$0 Virtual Urgent Care, No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical		\$20	✓ 40%	✓ 45%	✓ 50%		
UHC Bronze-X Value HSA (No Referrals) <i>(Off-Exchange Only)</i>	Same As Medical		✓ \$3	✓ \$50	✓ 40%	✓ 45%		•
UHC Silver Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals)	Same As Medical		\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$8	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$15	\$30	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, Dental + Vision, No Referrals)	\$2,500	\$5,000	\$15	\$30	✓ 40%	✓ 50%	•	
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Standard+ (Dental + Vision, No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350	•	



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Plan Name	Rx Deductible (Individual/Family)		Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Silver-X Advantage (\$0 Virtual Urgent Care, \$8 Tier 2 Rx, No Referrals) (Off-Exchange Only)	Same As Medical		\$8	✓ \$85	✓ 40%	✓ 50%		
UHC Silver-X Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	\$2,500	\$5,000	\$15	\$30	✓ 40%	✓ 50%		
UHC Silver-X Standard (No Referrals) (Off-Exchange Only)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Silver-X Value HSA (No Referrals) (Off-Exchange Only)	Same As Medical		✓ \$3	✓ \$75	✓ 40%	✓ 50%		•
UHC Gold Advantage (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, No Referrals)	Same As Medical		\$5	\$30	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, Dental + Vision, No Referrals)	Same As Medical		\$5	\$30	✓ 30%	✓ 40%	•	
UHC Gold Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, No Referrals)	\$500	\$1,000	\$3	\$30	✓ 45%	✓ 50%		
UHC Gold Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, Dental + Vision, No Referrals)	\$500	\$1,000	\$3	\$30	✓ 45%	✓ 50%	•	
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		
UHC Gold Standard+ (Dental + Vision, No Referrals)	Same As Medical		\$15	\$30	\$60	\$250	•	
UHC Gold-X Value HSA (No Referrals) (Off-Exchange Only)	Same As Medical		✓ \$3	✓ \$60	✓ 40%	✓ 50%		•

